



Healthy Highlights™

(2-50 Eligible Employees)



After releasing our first edition of Aetna's Small Business Healthy Highlights, we received some

great feedback from our clients.

We're pleased that this newsletter is helping to keep our clients informed of important issues and trends taking place in the health insurance arena, as well as providing them with useful personal health tips that they can share with their employees.

As you will see in the pages that follow, we have some great programs and initiatives taking place that will not only help make your business healthier, but will also keep you and your employees in optimal health.

After all, the first step in running a healthy business is keeping you and your employees healthy.

If there is anything that we can do to help ensure quality health for you, your employees and your business, please just let us know.

James W. Reid

General Manager, Aetna's Northeast Small Business Division

Helping build Healthy Small Businesses is a Top Priority at Aetna

Thousands of small business owners have come to rely on Aetna to provide them with affordable and convenient health insurance options that work for their specific business.

Now, Aetna is taking our commitment to small business one step further.

In April of 2005, we launched Aetna's Healthy Business Seminars, a new series of events designed to provide small business owners with important tips that can help them build a healthier, stronger and more efficient business.

At our first seminar, held in New York City, we brought in experts from a variety of fields to share some advice on topics that are important in the daily operations of a small business.

The first strength training session, "Healthy, Wealthy & Wise", presented by CitiBusiness Credit Cards, provided participants with information on setting a business budget, funding a small business and maintaining a good credit rating.

One of the attendees, Bernie Thombs, CEO of Bernard Raymond, Inc., a hardware and software technology business in New York City, said, "The presentation was clear and it encouraged me to begin planning for future financing discussions with lenders."

The next session, "Organizing Your Workspace," focused on creating an

office environment that encourages ultimate efficiency. A representative from Sanford/Eldon, a prominent office supplies vendor whose merchandise can be found in stores such as Staples, Office Max and Office Depot, presented this topic.

Attendees also received tips about building a "healthy" small business from someone with first-hand experience, "Cake Man" Raven Dennis III, founder of a flourishing full-service bakery and confectionary in Brooklyn, N.Y., discussed his ability to develop and operate a successful small business.

"Cake Man's business autobiography was informative, funny and kept me eager to hear more about his path to success," Thombs said. "I think Aetna made a good choice by presenting his success as an example of a growing and thriving small business."

In addition, a mini health fair was also held in conjunction with the seminar, so that attendees were able to not only get tips on building a healthier business, but also check on their own personal health.

Similar seminars are being held in Connecticut, Maine, New Jersey and Upstate New York. Be on the lookout for seminar information when we come to your area.

We want you to knowSM

Aetna®



products & trends

Did you know that you and your employees have access to a variety of health and wellness programs as Aetna members?

Our special programs* offer a wealth of features that complement our standard medical and dental coverage — including substantial savings on products and educational materials geared toward employees' special health needs. Read on to discover the many ways we can help you and your employees stay healthy.

You can access detailed information on all of our health and wellness programs by visiting www.aetna.com

Fitness Program — members can enjoy special membership rates at participating fitness clubs contracted with GlobalFit and discounts on certain home exercise equipment. Plus, members may even try out the facility before joining.**

Eye Care Savings Program

The Vision One® discount program gives your employees' special savings on eye exams (not covered under your base medical plan), contacts, frames, lenses and other eye care accessories. They'll have many locations to choose from, such as Sears Optical, JCPenney Optical, Target Optical, participating Pearle Vision Centers and other participating vision professionals.

Alternative Health Care Programs — reduced rates on alternative therapies for members including visits to acupuncturists, chiropractors, massage therapists and nutritional counselors. Save on many health-related products, including aromatherapy and natural body care, through the National Products Program. Plus, you can also save on over-the-counter vitamins and nutritional supplements through the Vitamin Advantage™ Program.

Cancer Screening Programs* — remind age-eligible HMO and POS members to schedule periodic cancer screenings. Reminders are for breast and cervical cancer screenings, as well as colorectal cancer screenings.

Healthy Outlook Program* — Our disease management programs offer access to case management, education and other services for members with chronic health conditions such as asthma, diabetes, chronic heart failure and coronary artery disease.

Women's Health Programs — focus specifically on the health care needs of women. Programs include:

- Our Moms-to-Babies® Maternity Management Program, which offers information and services to expectant mothers including care coordination by obstetrical nurses experienced in preterm labor education, breastfeeding support and more.
- Our Breast Health Education Center, which offers information and services dedicated to breast health, including our Breast Cancer Case Management Program, confidential genetic testing for breast and ovarian cancer, our Breast Health website and more.
- Infertility case management and education.*

* Availability varies by plan. Talk with your Aetna representative for details.



service & support

Spotlight on an Aetna Small Business Client

Womanspace, Inc.

1212 Stuyvesant Ave.
Trenton, NJ 08618
609-394-0136
info@womanspace.org

About the Organization

- Founded in 1977, Womanspace is a leading non-profit agency in Mercer County, NJ.
- Offers emergency shelter, crisis intervention, counseling, court advocacy and housing for victims of domestic violence and sexual assault.
- Receives state and local funding, but relies on contributions from individuals and other organizations.

Biggest challenges in running their business

- Raising money and managing costs
- Keeping up with health insurance, trends while administering the organization's health plan.

According to Eileen Feminella, the Administrative Manager of Womanspace, "managing and the organization's health plan, while keeping up with her many other responsibilities becomes overwhelming at times." Eileen, who recently attended one of Aetna's Plan Sponsor Seminars says, "It was very helpful. My questions were answered thoroughly and our benefit options were clearly explained."

October is Domestic Violence Awareness Month and Womanspace will be hosting a number of events throughout the month. If you would like to make a donation or be a part of an upcoming event, please visit www.womanspace.org for more details.

Seminars help to make plan administration even easier

Over the past few months, we have held several seminars that focus on making Aetna plan administration as easy as possible for our clients and to assist them with their health insurance renewal options.

These plan administration seminars are usually held in smaller, informal settings, so that Aetna experts can sit down with each small business attendee and review specific medical, dental and group insurance plans that would present the best renewal option for their specific business.

The primary goal of these seminars is to help small business owners understand why health insurance costs continue to rise and to offer advice and tips on how they can help keep their monthly premiums down.

In addition, we provide a review of Aetna Navigator, our online source that allows members to access to their benefits, review claim submissions and search for a doctor, among other useful features.

By empowering their employees to take a more proactive role in managing their health benefits, small business owners can ultimately help make their Aetna plan operate as smoothly and efficiently as possible.

And, by having their employees use Aetna's online tools and resources, the small business owner can spend less time having to answer benefit questions for their workers and more time focusing on running their business.

Currently, the plan administration seminars are being held in New York and Northern New Jersey, with plans to run similar seminars in Connecticut and Maine.

Want to have your small business highlighted in one of our upcoming issues?

Email us your story at aetnaNESmallGroup@aetna.com



tools & resources

Save money on your monthly business expenses with Aetna's Resource Connection.

Recognizing how challenging it is to run a successful small business, especially with limited time & resources, we have developed Aetna's Resource Connection, a program which connects our small business clients to a world of resources and significant discounts that can help them build and sustain a healthier business. With Aetna's Resource connection our clients (with less than 300 eligible employees) can find significant savings on goods and services that are key to running their business.

Below are the components of Aetna's Resource Connection.

To register for Aetna's Resource Connection

1. Visit www.aetna.com
2. Go to "Employers" – "Small Group Business" – "Aetna's Resource Connection"
3. Browse the list of participating vendors and click on the vendor's name for direct access to their website
4. Enter your Aetna Account number, which can be found at the top of your monthly billing statement
5. Follow instructions to register.

Payroll & HR.

- Up to 45% discount on complete payroll and tax processing services for your small business through PrimePay
- An assigned payroll specialist who is there to support you whenever you need it
- Flat rate per check with a two year fixed price

Staffing.

- Discounted rates on staffing services from Vedior, one of the world's leading staffing services agencies
- Professional assistance with resume reviews, interviewing and reference checks for full-time recruitment
- Assistance with recruiting temporary employees for your seasonal business needs

Marketing.

- Up to 20% discount on graphic design services and marketing communications
- Telemarketing services to advertise your business at the low cost of just \$.06 per call
- 25-35% discount on promotional goods that help to market your small business

Technology.

- Up to 10% discount on Hewlett Packard computer hardware and services
- A free in-depth technology assessment for your specific business from New Technology Systems (NTS)
- Access to discounts on computer software and IT consulting services

Finance.

- A CitiAdvantage business card with 0% APR on purchases for six months, no annual fee, 7,500 bonus points, and APR that is 100 basis points below general public offerings
- Reduced rates on card processing for your small business
 - 20% discount on POS equipment rentals
 - No set-up fee, annual fee or application fee

Operations.

- Up to 20% off basket price on office supplies through Staples.com. (Staples lowest contracted customer rates)
- 90-days free trial to LifeCare, an affordable discount program that will save you and your employees money on goods and services

health & wellness

Brain Exercise Is Key to Healthy Mind

Exercise your brain. Nourish it well. And the earlier you start, the better. That's the best advice doctors can yet offer to ward off Alzheimer's disease.

There's no guarantee. But more and more research shows that some fairly simple steps can truly lower your risk of the deadly dementia.

Also, if Alzheimer's strikes anyway, people who have followed this advice tend to do better — their brains withstand the attack longer before symptoms become obvious.

The goal: build up what's called a "cognitive reserve."

"Cognitive reserve is not something you're born with," Dr. Yaakov Stern of Columbia University told a meeting of Alzheimer's researchers Monday. "It's something that changes, and can be modified over time."

In fact, there's now enough research backing this theory that the Alzheimer's Association is offering free classes around the country to teach people — of any age, but especially baby boomers — just how to do it. They call it "maintain your brain."

"There is tremendous interest in making sure that by the time you're 80, your brain is there with you," explains California psychologist Elizabeth Edgerly, who leads the program.

A healthy brain weighs about 2 pounds, roughly the size of a cauliflower. Networks of blood vessels keep oxygen flowing to 100 billion brain cells.

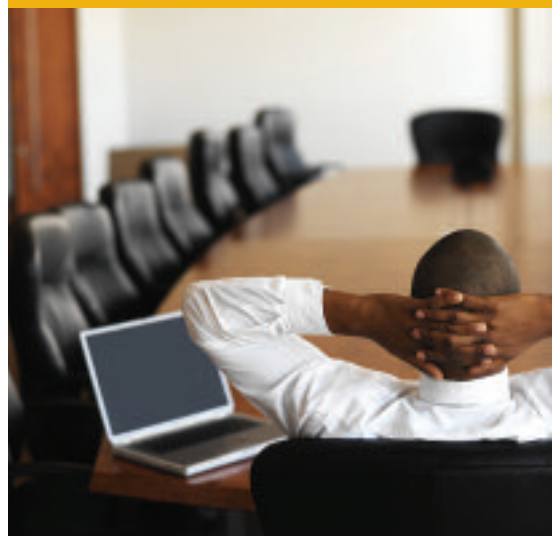
Branch-like tentacles extend from the ends of those cells, the brain's own specialized wiring to communicate. Under a microscope, they look like bushy hairs. A healthy brain can continue to grow new neurons and rewire and adapt itself throughout old age — and you want your brain to be as bushy as possible.

That growth starts in childhood, when parents read to tots, and depends heavily on getting lots of education. The less educated have double the risk of getting Alzheimer's decades later than people with a college education. Likewise, people who are less educated and have a not-so-challenging job have three to four times the risk of getting Alzheimer's, Stern says.

If you're already 40, don't despair. What's the advice?

- Your brain is like a muscle — use it or lose it. Brain scans show that when people use their brains in unusual ways, more blood flows into different neural regions and new connections form. Do a new type of puzzle, learn to play chess, take a foreign language class or solve a vexing problem at work. Try to challenge your brain daily, Edgerly advises.

Find other valuable health and wellness articles on Aetna's IntelliHealth website.



Visit www.intelihealth.com and browse through our collection of health information.



Are you offering your employees dental benefits?

Aetna has affordable dental plan options available for our small business clients. By offering a complete benefits package, you can help attract and retain top-notch employees. Contact your broker or Aetna for additional information.

(Brain Exercise continued)

- A healthy brain isn't just an intellectual one. Social stimulation is crucial, too. Don't sit in front of the television. People who are part of a group, whether it's a church or a book club, age healthier.
- Declining social interaction predicts declining cognitive function, new government research shows.
- So do stress and anxiety. People who have what's called chronic distress — extreme worriers — are twice as likely to develop some form of dementia, reports Dr. Robert Wilson of Rush University Medical Center. Why? Autopsies show these people actually had fewer bush-like tentacles, or dendrites, linking their brain cells, meaning their brains were more vulnerable when disease struck.

It's not clear if someone can reverse a lifetime of worry and anxiety, but animal studies suggest exercise eases the effects of this kind of stress.

- Getting physical is crucial also. Bad memory is linked to heart disease and diabetes, because clogged arteries slow blood flow in the brain. Elderly people who were less mentally and

physically active in middle age are about three times as likely to get Alzheimer's as they gray. A study from Sweden found the obese are twice as likely to get Alzheimer's.

- Go for the triple-whammy of something mentally, physically and socially stimulating all at once: Coach your child's ball team. Take a dance class. Strategize a round of golf.
- And don't forget diet. The same foods that are heart-healthy are brain-healthy, so avoid artery-clogging saturated fat and try for omega-3 fatty acids, found in fish and nuts.
- Eat dark-skinned fruits and vegetables, which are particularly high in brain-healthy vitamins E and C. Harvard researchers found eating dark green leafy vegetables like spinach improves cognitive function. Also, B vitamins and folic acid, found in cereals, breads and fruits like strawberries, are important for brain health.

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What do you think?

Send us your comments and suggestions on our newsletter at AetnaNESmallGroup@aetna.com.



Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefit coverage include Aetna Health Inc., Aetna Health of Illinois Inc., Aetna Life Insurance Company and Corporate Health Insurance Company.

We want you to knowSM



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